

From: "Ken Knuteson" <KKnuteson@firstcitizensww.com> on 08/15/2005 09:05:02 AM

Subject: EGRPRA

Comment on: Privacy Notices

Recommend that they be provided at account opening, posted in banking facilities and on websites, and whenever there is an adverse privacy change to the customer.

The annual mailing serves very little value to the customer, and sometimes causes them concern and confusion.

The annual mailing is costly for the bank to provide on an annual basis.

Thank you,

Ken G. Knuteson

VP & Cashier